AMENDMENTS TO THE CLAIMS

This listing of the claims will replace all prior versions and listing of the claims in the application.

1. (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

electronically receiving data from an electronic overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

electronically associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in connection with an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium;

electronically identifying with said overdraft application at least one approval authority for said overdraft occurrence;

electronically generating with said overdraft application an overdraft report, wherein said overdraft report contains observations of said analyzing step;

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electronically notifying with said overdraft application at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence through electronic mail; and

electronically receiving transmitting a response by one of the manager or the approval authority to said overdraft report into to said overdraft application; and

determining with said overdraft application a chronic overdraft occurrence designation for said client in response to:

(i)   multiple overdraft occurrences occurring within the same predetermined time period, and

(ii)   a predetermined dollar amount associated with the multiple overdraft occurrences.

2.   (Original)   The method of Claim 1, wherein said financial institution includes a banking institution.

3.   (Canceled).

4.   (Original)   The method of Claim 1, further comprising receiving at least one of said overdraft occurrence into a pending overdraft portion of said overdraft application.

5.   (Canceled).

6. (Previously presented) The method of Claim 1, further comprising accessing a lending authority database of said overdraft application for identifying said approval authority.

7. (Currently Amended) The method of Claim 1, wherein said generating ~~step~~ further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report.

8. (Currently Amended) The method of Claim 1, wherein said generating ~~step~~ further comprises <u>including</u> ~~entering~~ a disposition code <u>in</u> ~~into~~ said overdraft report.

9. (Currently Amended) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence ~~which~~ includes paying an item associated with said overdraft occurrence without charging a fee to said client.

10. (Currently Amended) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence ~~which~~ includes paying an item associated with said overdraft occurrence and charging a fee to said client.

11.   (Currently Amended) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence ~~which~~ includes returning an item associated with said overdraft occurrence without charging a fee to said client.

12.   (Currently Amended) The method of Claim 8, wherein said disposition code includes a recommendation that an action to be taken in response to said overdraft occurrence ~~which~~ includes returning an item associated with said overdraft occurrence and charging a fee to said client.

13.   (Original)   The method of Claim 1, further comprising identifying at least one approval authority alternate for addressing said overdraft occurrence.

14.   (Canceled).

15.   (Original)   The method of Claim 1, further comprising performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager.

16.   (Canceled).

17.   (Previously presented)   The method of Claim 1, further comprising communicating said manager response to said overdraft data source for disposition of said overdraft occurrence.

18.   (Currently Amended) The method of <u>Claim 1</u> <s>Claim 16</s>, wherein if no response to said overdraft report is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

19.   (Currently Amended) A system for processing financial information of a client of a financial institution, said system comprising:

an overdraft application for receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client, said overdraft application configured for <u>assisting an overdraft representative with</u> analyzing said overdraft occurrence to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause<u>, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium</u>;

at least one <u>electronic</u> lending authority database operatively associated with said overdraft application for identifying at least one approval authority for said overdraft occurrence;

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[[a]] an electronic computer server connection for communicating an overdraft report associated with said analysis of said overdraft occurrence, wherein said overdraft report contains observations of said overdraft application; and

[[a]] an electronic mail server configured for:

communicating a notification to at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence mail; and

receiving a response for said overdraft application from one of the manager or the approval authority; and

the overdraft application being configured for determining a chronic overdraft occurrence designation for said client in response to:

(i)   multiple overdraft occurrences occurring within the same predetermined time period, and

(ii)   a predetermined dollar amount associated with the multiple overdraft occurrences.

20.   (Original)   The system of Claim 19, further comprising at least one database operatively associated with said overdraft application for receiving at least one pending overdraft occurrence.

21.   (Canceled).

22.   (Canceled).

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23.   (Currently Amended) A computer-readable <u>memory</u> medium containing instructions for assisting a computer system to perform a method for processing financial information of a client of a financial institution, said method comprising:

<u>electronically</u> receiving data from an <u>electronic</u> overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

<u>electronically</u> associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in <u>connection with</u> an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause<u>, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium</u>; ~~and~~

<u>electronically</u> generating an overdraft report, wherein said overdraft report contains observations of said analyzing ~~step~~;

notifying <u>through electronic mail</u> at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence ~~through electronic mail~~; and

<u>electronically</u> receiving ~~transmitting~~ a response by one of the manager or the approval authority to said overdraft report <u>into</u> ~~to~~ said overdraft application<u>; and</u>

determining with said overdraft application a chronic overdraft occurrence designation for said client in response to:

        (i)   multiple overdraft occurrences occurring within the same predetermined time period, and

        (ii)   a predetermined dollar amount associated with the multiple overdraft occurrences.

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24.   (Canceled).

25.   (Previously presented)   The medium of Claim 23, wherein said method further comprises accessing a lending authority database of said overdraft application for identifying said approval authority.

26.   (Canceled).

· 27.   (Original)   The medium of Claim 23, wherein said method further comprises performing an auto-check of an approval authority amount associated with said overdraft occurrence prior to communicating said overdraft report to said manager.

28.   (Canceled).

29.   (Canceled).

30.   (Currently Amended) The medium of <u>Claim 23</u> <s>Claim 28</s>, wherein <u>said</u> <u>method further comprises</u> if no response <s>to said communicating step</s> is provided by said manager, communicating a default response to said overdraft data source for disposition of said overdraft occurrence.

31.   (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

<u>electronically</u> receiving data from an <u>electronic</u> overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

<u>electronically</u> associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in <u>connection with</u> an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause<u>, wherein</u> <u>the overdraft application includes an electronic computer processor and at least one operatively</u> <u>associated electronic data storage medium</u>;

<u>electronically</u> identifying <u>with said overdraft application</u> at least one approval authority for said overdraft occurrence;

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electronically generating an overdraft report, wherein ~~generating~~ said overdraft report includes ~~documenting~~ one or more reasons for said overdraft occurrence; ~~in said overdraft report and entering~~

electronically recording a disposition code into said overdraft report, wherein said disposition code includes a recommendation for ~~that~~ an action to be taken in response to said overdraft occurrence;

notifying through electronic mail at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence ~~through electronic mail~~; ~~and~~

electronically receiving ~~transmitting~~ a response by one of the manager or the approval authority to said overdraft report in ~~to~~ said overdraft application; and

determining with said overdraft application a chronic overdraft occurrence designation for said client in response to:

(i)   multiple overdraft occurrences occurring within the same predetermined time period, and

(ii)   a predetermined dollar amount associated with the multiple overdraft occurrences.

32.   (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

electronically receiving data from an electronic overdraft data source, said

data including at least one overdraft occurrence associated with a transaction performed in

association with said client;

electronically associating said overdraft occurrence with an overdraft

representative, wherein said overdraft representative is responsible for at least one of reviewing,

researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in connection with an overdraft

application to determine at least one circumstance surrounding a cause of said overdraft

occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein

the overdraft application includes an electronic computer processor and at least one operatively

associated electronic data storage medium;

electronically identifying with said overdraft application at least one

approval authority for said overdraft occurrence;

electronically generating an overdraft report with said overdraft

application, wherein ~~generating~~ said overdraft report includes ~~documenting~~ one or more reasons

for said overdraft occurrence in said overdraft report; ~~and~~

electronically recording with said overdraft application ~~entering~~ a

disposition code into said overdraft report, wherein said disposition code includes a

recommendation for ~~that~~ an action to be taken in response to said overdraft occurrence which

includes at least one of:

      i.   ·   paying an item associated with said overdraft occurrence without

charging a fee to said client,

        ii.   paying an item associated with said overdraft occurrence and charging a fee to said client,

        iii.   returning an item associated with said overdraft occurrence without charging a fee to said client, or

        iv.   returning an item associated with said overdraft occurrence and charging a fee to said client;

        notifying <u>through electronic mail</u> at least one of a manager or the approval authority of the need to approve disposition of the overdraft occurrence ~~through electronic mail~~; ~~and~~

        <u>electronically receiving</u> ~~transmitting~~ a response by one of the manager or the approval authority to said overdraft report <u>in</u> ~~to~~ said overdraft application<u>; and</u>

        <u>determining with said overdraft application a chronic overdraft occurrence</u> <u>designation for said client in response to:</u>

        <u>(i)   multiple overdraft occurrences occurring within the same</u> <u>predetermined time period, and</u>

        <u>(ii)   a predetermined dollar amount associated with the multiple</u> <u>overdraft occurrences.</u>

        33.   (Currently Amended) A computer-assisted method for processing financial information of a client of a financial institution, said method comprising:

electronically receiving data from an electronic overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client;

electronically associating said overdraft occurrence with an overdraft representative, wherein said overdraft representative is responsible for at least one of reviewing, researching and documenting the circumstances of said overdraft occurrence;

analyzing said overdraft occurrence in connection with an overdraft application to determine at least one circumstance surrounding a cause of said overdraft occurrence and a disposition for said overdraft occurrence in connection with said cause, wherein said analyzing ~~step~~ includes analyzing said overdraft occurrence with an overdraft representative, wherein the overdraft application includes an electronic computer processor and at least one operatively associated electronic data storage medium;

electronically receiving said overdraft occurrence into a pending overdraft portion of said overdraft application;

electronically identifying with said overdraft application at least one approval authority for said overdraft occurrence;

electronically identifying with said overdraft application at least one approval authority alternate for addressing said overdraft occurrence;

generating an overdraft report with said overdraft application, wherein said overdraft report contains observations of said analyzing ~~step, wherein said generating step further comprises~~

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electronically recording ~~entering~~ with said overdraft application a disposition code into said overdraft report~~, and wherein said generating step further comprises documenting one or more reasons for said overdraft occurrence in said overdraft report~~;

electronically performing with said overdraft application an auto-check of an approval authority amount associated with said overdraft occurrence prior to notifying said manager;

notifying through electronic mail at least one of a manager, the approval authority, or the approval authority alternate of the need to approve disposition of the overdraft occurrence ~~through electronic mail~~; and

electronically receiving ~~transmitting~~ a response by one of the manager, the approval authority, or the approval authority alternate to said overdraft report into ~~to~~ said overdraft application; and

determining with said overdraft application a chronic overdraft occurrence designation for said client in response to:

(i) multiple overdraft occurrences occurring within the same predetermined time period, and

(ii) a predetermined dollar amount associated with the multiple overdraft occurrences.

34.   (Canceled).

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35.   (New)   The method of Claim 1, further comprising generating a

chronic response memo in response to the multiple overdraft occurrences occurring during the

predetermined time period.

36.   (New)   The method of Claim 1, further comprising determining a

remedial action for said client in response to a predetermined dollar amount of the multiple

overdraft occurrences.